

CDCI ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Lafayette Bancorp, Inc (single bank holding company of Oxford University Bank)

Point of Contact:	Bobbie L. Vinson, Vice President/Executive Officer	RSSD: (For Bank Holding Companies)	3260551
UST Sequence Number:	526	Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	4,451,000	FDIC Certificate Number: (For Depository Institutions)	57034
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)	
Date Funded (first funding):	February 20, 2009	City:	Oxford
Date Repaid ¹ :	N/A	State:	Mississippi

¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

☒ **Increase lending or reduce lending less than otherwise would have occurred.**

CDCI capital was utilized to increase lending to our communities by 5% while maintaining a safe loan to deposit ratio of 81%.

CDCI ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Lafayette Bancorp, Inc (single bank holding company of Oxford University Bank)

☒ **To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).**

The largest area of loan growth occurred in real estate lending followed by loans to small businesses.

☐ **Increase securities purchased (ABS, MBS, etc.).**

☐ **Make other investments.**

CDCI ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Lafayette Bancorp, Inc (single bank holding company of Oxford University Bank)

☐ Increase reserves for non-performing assets.

☐ Reduce borrowings.

☐ Increase charge-offs.

CDCI ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Lafayette Bancorp, Inc (single bank holding company of Oxford University Bank)

☐ Purchase another financial institution or purchase assets from another financial institution.

☐ Held as non-leveraged increase to total capital.

CDCI ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Lafayette Bancorp, Inc (single bank holding company of Oxford University Bank)

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

CDCI funding played a role in maintaining our well capitalized position. A "less than well capitalized position" would have increased the banks premium payments to the FDIC at a time when it is critical to maintain expenses at their lowest possible level for both the bank and the customers we serve.

CDCI ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Lafayette Bancorp, Inc (single bank holding company of Oxford University Bank)

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

We were able to proceed with the business of community banking in a proactive manner with long term decision making at the fore front of our thought processes and we increased our efforts to promote our services to the communities we serve.

CDCI ANNUAL USE OF CAPITAL SURVEY - 2011



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Lafayette Bancorp, Inc (single bank holding company of Oxford University Bank)

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.